

【CLAIMS】**【Claim 1】**

The bank transaction system linking accounts for transaction comprising,

main computer system in charge of transaction on account holder's account;

account database which save and manage by the said main computer system connected to the main computer system;

payment gateway managing transaction in between main computer system and within the externals connected by above main computer system;

connection hub equipped with external network which control transaction information between external transaction equipments and the main computer system(700) linked to above main computer system;

linked account translator connected to the main computer system above saving and managing primary account and linked secondary account information, and also connected to above main computer system having the common account created by the main computer system as an account for intermediate process on transactions between the said accounts.

【Claim 2】

The system according to claim 1, wherein the external transaction equipment is connected to the above external network connection hub comprising the least one of,

DTMF measures at terminal connected via internet server or wire & wireless telephone to create transaction data;

ARS server transmitting the said transaction data to the main computer system via external network connection hub; ATM terminal as well as a counter terminal.

【Claim 3】

The system according to claim 1, wherein, the said common account is an account created by the main computer system for intermediate account on transactions via the said external network connection hub, account transaction on account database, inter-account transactions between the said account translator and linked accounts and/or via payment gateway, may save all transaction details of main computer system, and from the common account which transaction details are all saved allow transfer to outer merchant accounts respectively.

【Claim 4】

The system according to claim 1, wherein a database to save account information on the primary account and one or more linked secondary accounts is connected to the said linked account translator, and the said common account is accessed to the main computer system.

【Claim 5】

The system according to claim 1, wherein the said linked account translator manages account information on the said primary account and least one of linked secondary accounts; common account saves the details of transactions at main computer system; the said main computer system manages transactions to merchant accounts referring to the transaction details in the said common account.

【Claim 6】

The system according to claim 1,

wherein the said linked account translator and/or common account is comprised in the said main computer system;
and/or as a computer system separated from the main computer system

【Claim 7】

The system according to claim 6,
wherein the account information on primary account and one or more linked secondary accounts managed by the above linked account translator are saved and managed at the existing account database, for the case of the said linked account translator and/or common account is equipped inside of the said main computer system

【Claim 8】

The system according to claim 1,
wherein the accounts of the primary account and one or more linked secondary account managed by above linked account translator,
for the complete account numbers expressed in L digit by N-number system,
allocate a section of M digits in the L digit account number wherein M is smaller number than L, allocate one of the said numbered accounts to the primary account,
and allocate least one of the rest numbered accounts to account of another person which the primary account holder appoints;
among the account number groups expressed in M digits smaller than L,
allocate rest of the account numbers as number for the linked secondary accounts, excluding the said two accounts, those are the said primary account and the said another person's account appointed by the said primary account holder.

【Claim 9】

The system according to claim 1,
wherein the said primary account and one or more of the said linked secondary

accounts are managed by the said linked account translator by the individual account numbers with the account classification codes issued by the bank

【Claim 10】

The system according to claim 1,
wherein the primary account and one or more linked secondary accounts are managed by the said linked account translator,
and the said primary account is processed to transact approved by account number and PIN(password),
one or more linked secondary accounts are allocated as other person's account according to the designation by the primary account holder.

【Claim 11】

The system according to claim 1,
wherein for the primary account and one or more linked secondary accounts managed by the said linked account translator, when the primary account holder processes inquiry and transaction on the said primary account by account number and PIN(password), the linked secondary accounts are linked together and simultaneously for inquiry and transaction in real time.

【Claim 12】

The system according to claim 1,
wherein for the said primary account and one or more linked secondary accounts managed by above linked account translator, when the primary account holder processes inquiry and transaction on the primary account by account number and PIN(password), it is enabled for the primary account holder to process each individual linked secondary accounts with each respective account number and/or the name titled by the primary account holder.

【Claim 13】

The system according to claim 1,

wherein for the primary account and one or more linked secondary accounts managed by the said linked account translator, when the primary account holder processes inquiry and transaction on the primary account by account number and PIN(password), rest of the linked accounts are linked together and simultaneously in real time.

【Claim 14】

The system according to claim 1,
wherein one of the holder's account managed by the said linked account translator is the other person's account, and the respective the other person's account can be selectively limited to inquiry and transaction only on the said person's account and not on the primary account nor other linked secondary accounts.